

Information to identify the case:

Debtor 1	Kenneth J. Henderson	Social Security number or ITIN	xxx-xx-2553
	First Name Middle Name Last Name	EIN	--
Debtor 2	Renee L. Henderson	Social Security number or ITIN	xxx-xx-3981
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-19095-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth J. Henderson

Renee L. Henderson

2/11/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kenneth J. Henderson
Renee L. Henderson
Debtors

Case No. 15-19095-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 11, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth J. Henderson, Renee L. Henderson, 254 Harding Blvd, Matawan, NJ 07747-2935
cr	+ HUDSON CITY SAVINGS BANK, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515511477	+ Bank of America, Att: Frederick J. Hanna & Assoc., 1427 Roswell Road, Marietta, GA 30062-3668
515536679	Bank of America, N.A., P.O. Box 940186, Simi Valley, CA 93094-0186
515676003	+ Cavalry SPV I, LLC, Assignee of Capital One Bank (USA), N.A., Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
515511481	Citibank, Att: ARS National Services, Inc., PO Box 463023, Escondido, CA 92046-3023
515511482	+ Discover, Att: LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
515511485	Nissan Infiniti Motor Acceptance, Box 660360, Dallas, TX 75266-0360
515526252	Nissan Mo- Infiniti LT, POB 660366, Dallas, TX 75266-0366
515511486	+ Phelan Hallinan & Diamond, 400 Fellowship Rd, Suite 100, Mount Laurel, NJ 08054-3437
515511487	+ Trinity Rehab, LLC, Att: NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 11 2021 22:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Feb 11 2021 22:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515531497	EDI: GMACFS.COM	Feb 12 2021 01:43:00	Ally Capital, PO Box 130424, Roseville, MN 55113-0004
515532879	EDI: GMACFS.COM	Feb 12 2021 01:43:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
515511476	+ EDI: GMACFS.COM	Feb 12 2021 01:43:00	Ally Financial, Att: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901
515511478	EDI: BANKAMER.COM	Feb 12 2021 01:43:00	Bank of America, N.A., PO Box 21848, Greensboro, NC 27420-1848
515511479	EDI: CAPITALONE.COM	Feb 12 2021 01:43:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
515615331	EDI: BL-BECKET.COM	Feb 12 2021 01:43:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515554631	+ EDI: DISCOVERPL	Feb 12 2021 01:43:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
515708463	+ Email/Text: camanagement@mtb.com	Feb 11 2021 22:09:00	HUDSON CITY SAVINGS BANK, HUDSON CITY SAVINGS BANK, WEST 80 CENTURY ROAD, PARAMUS, NJ 07652-1437
515511483	+ Email/Text: camanagement@mtb.com		

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		Feb 11 2021 22:09:00	Hudson City Savings Bank, West 80 Century Rd, Paramus, NJ 07652-1437
515511480	EDI: JPMORGANCHASE		
		Feb 12 2021 01:43:00	Chase, PO Box 15298, Att: Bankruptcy Dept, Wilmington, DE 19850-5298
515511484	Email/Text: PBNCNotifications@peritussservices.com		
		Feb 11 2021 22:08:00	Kohl's Capital One, PO Box 3043, Milwaukee, WI 53201-3043
515936033	Email/Text: camanagement@mtb.com		
		Feb 11 2021 22:09:00	M & T Bank, West 80 Century Road, Paramus, NJ 07653
516076144	Email/Text: camanagement@mtb.com		
		Feb 11 2021 22:09:00	M&T BANK, M&T BANK, WEST 80 CENTURY ROAD, PARAMUS NJ 07653
515727582	EDI: PRA.COM		
		Feb 12 2021 01:43:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
515534707	EDI: RMSC.COM		
		Feb 12 2021 01:43:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515936034	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, West 80 Century Road, Paramus, NJ 07653

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Albert Russo (NA)	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M & T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

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Jerome B. Blank

on behalf of Creditor HUDSON CITY SAVINGS BANK nj.bkecf@fedphe.com

John D. Krohn

on behalf of Creditor M & T BANK nj.bkecf@fedphe.com

Kevin Gordon McDonald

on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com

Warren Brumel

on behalf of Joint Debtor Renee L. Henderson wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

Warren Brumel

on behalf of Debtor Kenneth J. Henderson wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 11